



HEALTH ANNUAL STATEMENT
FOR THE YEAR ENDING DECEMBER 31, 2004
OF THE CONDITION AND AFFAIRS OF THE

THE WELLNESS PLAN

NAIC Group Code	1150	1150	NAIC Company Code	95471	Employer's ID Number	38-2008890
	(Current Period)	(Prior Period)				
Organized under the Laws of	Michigan			State of Domicile or Port of Entry	Michigan	
Country of Domicile	United States of America					
Licensed as business type:	Life, Accident & Health []		Property/Casualty []		Dental Service Corporation []	
	Vision Service Corporation []		Other []		Health Maintenance Organization [X]	
	Hospital, Medical & Dental Service or Indemnity []		Is HMO, Federally Qualified? Yes [X]		No []	
Incorporated	11/08/1972		Commenced Business	02/28/1973		
Statutory Home Office	7700 SECOND AVENUE			DETROIT, MI 48202		
	(Street and Number)			(City or Town, State and Zip Code)		
Main Administrative Office	7700 SECOND AVENUE					
	DETROIT, MI 48202			313-202-8500		
	(City or Town, State and Zip Code)			(Area Code) (Telephone Number)		
Mail Address	7700 SECOND AVENUE			DETROIT, MI 48202		
	(Street and Number or P.O. Box)			(City or Town, State and Zip Code)		
Primary Location of Books and Records	7700 SECOND AVENUE					
	DETROIT, MI 48202			313-202-8500-27828		
	(City or Town, State and Zip Code)			(Area Code) (Telephone Number)		
Internet Website Address	www.wellplan.com					
Statutory Statement Contact	Rao Kakarala Mr.			313-202-8500-27828		
	(Name)			(Area Code) (Telephone Number) (Extension)		
	rkakarala@wellplan.com			313-202-6870		
	(E-mail Address)			(FAX Number)		
Policyowner Relations Contact	7700 SECOND AVENUE					
	DETROIT, MI 48202			313-202-8500		
	(City or Town, State and Zip Code)			(Area Code) (Telephone Number) (Extension)		

OFFICERS

Name	Title	Name	Title
James Eric Gerber	Deputy Rehabilitator		

OTHER OFFICERS

DIRECTORS OR TRUSTEES

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State ofMichigan.....
County ofWayne.....

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The officers of this reporting entity, being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

James Eric Gerber Deputy Rehabilitator		
Subscribed and sworn to before me this 24 day of February, 2005	a. Is this an original filing? Yes [X] No [] b. If no, 1. State the amendment number 2. Date filed 3. Number of pages attached	
Polly J. Jones Notary Public, Wayne County, MI August 17, 2007		

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE THE WELLNESS PLAN

EXHIBIT 2 - ACCIDENT AND HEALTH PREMIUMS DUE AND UNPAID

[illegible]

EXHIBIT 3 - HEALTH CARE RECEIVABLES

19

EXHIBIT 4 – CLAIMS UNPAID AND INCENTIVE POOL, WITHHOLD AND BONUS (Reported and Unreported)

20

EXHIBIT 5 - AMOUNTS DUE FROM PARENT, SUBSIDIARIES AND AFFILIATES

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE THE WELLNESS PLAN

EXHIBIT 6 - AMOUNTS DUE TO PARENT, SUBSIDIARIES AND AFFILIATES

[illegible]

EXHIBIT 8 – FURNITURE, EQUIPMENT AND SUPPLIES OWNED

	1	2	3	4	5	6
Description	Cost	Improvements	Accumulated Depreciation	Book Value Less Encumbrances	Assets Not Admitted	Net Admitted Assets
1. Administrative furniture and equipment	4,973,071		3,895,009	1,078,062	485,128	592,934
2. Medical furniture, equipment and fixtures	2,269,343		1,780,391	488,952	.0	488,952
3. Pharmaceuticals and surgical supplies	475,199		.0	475,199	.0	475,199
4. Durable medical equipment						
5. Other property and equipment	330,632		330,632	0	0	0
6. Total	8,048,245	0	6,006,032	2,042,213	485,128	1,557,085



ANNUAL STATEMENT FOR THE YEAR 2004 OF THE THE WELLNESS PLAN

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)

REPORT FOR: 1. CORPORATION THE WELLNESS PLAN 2. (LOCATION)

NAIC Group Code		1150		BUSINESS IN THE STATE OF Michigan		DURING THE YEAR 2004						NAIC Company Code		95471	
		1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	11	12	13	
			2	3											
		Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefit Plan	Title XVIII Medicare	Title XIX Medicaid	Stop Loss	Disability Income	Long-Term Care	Other	
Total Members at end of:															
1. Prior Year		110,453	15	6,036				944		103,458					
2. First Quarter		107,302	5	4,392						102,905					
3. Second Quarter		103,023	0	2,901						100,122					
4. Third Quarter		95,482		162						95,320					
5. Current Year		0	0	0						0					
6. Current Year Member Months		933,469	31	25,726						907,712					
Total Member Ambulatory Encounters for Year:															
7. Physician		90,915	4	5,378						85,533					
8. Non-Physician		296,254	8	12,061						284,185					
9. Total		387,169	12	17,439	0	0	0	0	0	369,718	0	0	0	0	
10. Hospital Patient Days Incurred		35,187	63	458						34,666					
11. Number of Inpatient Admissions		8,091	14	115						7,962					
12. Health Premiums Written.....		162,198,377	6,760	4,466,852						157,724,765					
13. Life Premiums Direct.....		0													
14. Property/Casualty Premiums Written.....		0													
15. Health Premiums Earned.....		162,198,377	6,760	4,466,852						157,724,765					
16. Property/Casualty Premiums Earned.....		0													
17. Amount Paid for Provision of Health Care Services		141,158,342	11,585	7,667,440				165,226		133,314,091					
18. Amount Incurred for Provision of Health Care Services		124,187,273	5,137	4,446,282						119,735,854					

(a) For health business: number of persons insured under PPO managed care products 0 and number of persons under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2004 OF THE THE WELLNESS PLAN

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)

REPORT FOR: 1. CORPORATION

THE WELLNESS PLAN

2. _____

	1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	11	12	13
		2	3										
		Individual	Group										
	Total			Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefit Plan	Title XVIII Medicare	Title XIX Medicaid	Stop Loss	Disability Income	Long-Term Care	Other
Total Members at end of:													
1. Prior Year	110,453	15	6,036	0	0	0	944	0	103,458	0	0	0	0
2. First Quarter	107,302	5	4,392	0	0	0	0	0	102,905	0	0	0	0
3. Second Quarter	103,023	0	2,901	0	0	0	0	0	100,122	0	0	0	0
4. Third Quarter	95,482	0	162	0	0	0	0	0	95,320	0	0	0	0
5. Current Year	0	0	0	0	0	0	0	0	0	0	0	0	0
6. Current Year Member Months	933,469	31	25,726	0	0	0	0	0	907,712	0	0	0	0
Total Member Ambulatory Encounters for Year:													
7. Physician	90,915	4	5,378	0	0	0	0	0	85,533	0	0	0	0
8. Non-Physician	296,254	8	12,061	0	0	0	0	0	284,185	0	0	0	0
9. Total	387,169	12	17,439	0	0	0	0	0	369,718	0	0	0	0
10. Hospital Patient Days Incurred	35,187	63	458	0	0	0	0	0	34,666	0	0	0	0
11. Number of Inpatient Admissions	8,091	14	115	0	0	0	0	0	7,962	0	0	0	0
12. Health Premiums Written	162,198,377	6,760	4,466,852	0	0	0	0	0	157,724,765	0	0	0	0
13. Life Premiums Direct	0	0	0	0	0	0	0	0	0	0	0	0	0
14. Property/Casualty Premiums Written	0	0	0	0	0	0	0	0	0	0	0	0	0
15. Health Premiums Earned	162,198,377	6,760	4,466,852	0	0	0	0	0	157,724,765	0	0	0	0
16. Property/Casualty Premiums Earned	0	0	0	0	0	0	0	0	0	0	0	0	0
17. Amount Paid for Provision of Health Care Services	141,158,342	11,585	7,667,440	0	0	0	165,226	0	133,314,091	0	0	0	0
18. Amount Incurred for Provision of Health Care Services	124,187,273	5,137	4,446,282	0	0	0	0	0	119,735,854	0	0	0	0

(a) For health business: number of persons insured under PPO managed care products 0 and number of persons under indemnity only products 0

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SCHEDULE A - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement)	20,275,151
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 11	(1,442,692)
2.2 Totals, Part 3, Column 7	(2,784)
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9)	0
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 14	0
4.2 Totals, Part 3, Column 9	0
5. Total profit (loss) on sales, Part 3, Column 14	0
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 12	0
6.2 Totals, Part 3, Column 8	0
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 13	0
8. Book/adjusted carrying value at end of current period	18,829,675
9. Total valuation allowance	
10. Subtotal (Lines 8 plus 9)	18,829,675
11. Total nonadmitted amounts	
12. Statement value, current period (Page 2, real estate lines, Net Admitted Assets column)	18,829,675

SCHEDULE B - VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year	0
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions	
2.2 Additional investment made after acquisitions	0
3. Accrual of discount and mortgage interest points and commitment fees	
4. Increase (decrease) by adjustment	
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	
7. Amortization of premium	
8. Increase (decrease) by foreign exchange adjustment	
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	0
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	0
12. Total nonadmitted amounts	
13. Statement value of mortgages owned at end of current period (Page 2, mortgage lines, Net Admitted Assets column)	0

SCHEDULE BA - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year	1,080,195
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions	
2.2 Additional investment made after acquisitions	0
3. Accrual of discount	
4. Increase (decrease) by adjustment	(750,438)
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	
7. Amortization of premium	
8. Increase (decrease) by foreign exchange adjustment	
9. Book/adjusted carrying value of long-term invested assets at end of current period	329,757
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	329,757
12. Total nonadmitted amounts	
13. Statement value of long-term invested assets at end of current period (Page 2, Line 7, Column 3)	329,757

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE THE WELLNESS PLAN

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1 .....						.0	.0	.0	.0		
1.2 Class 2 .....						.0	.0	.0	.0		
1.3 Class 3 .....						.0	.0	.0	.0		
1.4 Class 4 .....						.0	.0	.0	.0		
1.5 Class 5 .....						.0	.0	.0	.0		
1.6 Class 6						0	.0	0	.0		
1.7 Totals	0	0	0	0	0	0	.0	0	.0	0	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1 .....						.0	.0	.0	.0		
2.2 Class 2 .....						.0	.0	.0	.0		
2.3 Class 3 .....						.0	.0	.0	.0		
2.4 Class 4 .....						.0	.0	.0	.0		
2.5 Class 5 .....						.0	.0	.0	.0		
2.6 Class 6						0	.0	0	.0		
2.7 Totals	0	0	0	0	0	0	.0	0	.0	0	0
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1 .....						.0	.0	.0	.0		
3.2 Class 2 .....						.0	.0	.0	.0		
3.3 Class 3 .....						.0	.0	.0	.0		
3.4 Class 4 .....						.0	.0	.0	.0		
3.5 Class 5 .....						.0	.0	.0	.0		
3.6 Class 6						0	.0	0	.0		
3.7 Totals	0	0	0	0	0	0	.0	0	.0	0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1 .....						.0	.0	.0	.0		
4.2 Class 2 .....						.0	.0	.0	.0		
4.3 Class 3 .....						.0	.0	.0	.0		
4.4 Class 4 .....						.0	.0	.0	.0		
4.5 Class 5 .....						.0	.0	.0	.0		
4.6 Class 6						0	.0	0	.0		
4.7 Totals	0	0	0	0	0	0	.0	0	.0	0	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1 .....						.0	.0	.0	.0		
5.2 Class 2 .....						.0	.0	.0	.0		
5.3 Class 3 .....						.0	.0	.0	.0		
5.4 Class 4 .....						.0	.0	.0	.0		
5.5 Class 5 .....						.0	.0	.0	.0		
5.6 Class 6						0	.0	0	.0		
5.7 Totals	0	0	0	0	0	0	.0	0	.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE THE WELLNESS PLAN

SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1 .....						.0	.0.0	.0	.0.0		
6.2 Class 2 .....						.0	.0.0	.0	.0.0		
6.3 Class 3 .....						.0	.0.0	.0	.0.0		
6.4 Class 4 .....						.0	.0.0	.0	.0.0		
6.5 Class 5 .....						.0	.0.0	.0	.0.0		
6.6 Class 6						0	0.0	0	0.0		
6.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1		644,613				644,613	100.0	.0	.0.0	644,613	
7.2 Class 2 .....						.0	.0.0	.0	.0.0		
7.3 Class 3 .....						.0	.0.0	.0	.0.0		
7.4 Class 4 .....						.0	.0.0	.0	.0.0		
7.5 Class 5 .....						.0	.0.0	.0	.0.0		
7.6 Class 6						0	0.0	0	0.0		
7.7 Totals	0	644,613	0	0	0	644,613	100.0	0	0.0	644,613	0
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1 .....						.0	.0.0	.0	.0.0		
8.2 Class 2 .....						.0	.0.0	.0	.0.0		
8.3 Class 3 .....						.0	.0.0	.0	.0.0		
8.4 Class 4 .....						.0	.0.0	.0	.0.0		
8.5 Class 5 .....						.0	.0.0	.0	.0.0		
8.6 Class 6						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1 .....						.0	.0.0	.0	.0.0		
9.2 Class 2 .....						.0	.0.0	.0	.0.0		
9.3 Class 3 .....						.0	.0.0	.0	.0.0		
9.4 Class 4 .....						.0	.0.0	.0	.0.0		
9.5 Class 5 .....						.0	.0.0	.0	.0.0		
9.6 Class 6						0	0.0	0	0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE THE WELLNESS PLAN

SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	.0	644,613	.0	.0	.0	644,613	100.0	XXX.	XXX.	644,613	.0
10.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	XXX.	XXX.	.0	.0
10.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	XXX.	XXX.	.0	.0
10.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	XXX.	XXX.	.0	.0
10.5 Class 5	.0	.0	.0	.0	.0	(c) .0	0.0	XXX.	XXX.	.0	.0
10.6 Class 6	.0	.0	.0	.0	.0	(c) .0	0.0	XXX.	XXX.	.0	.0
10.7 Totals	.0	644,613	.0	.0	.0	(b) 644,613	100.0	XXX.	XXX.	644,613	.0
10.8 Line 10.7 as a % of Col. 6	0.0	100.0	0.0	0.0	0.0	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Class 1	.0	.0	.0	.0	.0	XXX.	XXX.	.0	0.0	.0	.0
11.2 Class 2	.0	.0	.0	.0	.0	XXX.	XXX.	.0	0.0	.0	.0
11.3 Class 3	.0	.0	.0	.0	.0	XXX.	XXX.	.0	0.0	.0	.0
11.4 Class 4	.0	.0	.0	.0	.0	XXX.	XXX.	.0	0.0	.0	.0
11.5 Class 5	.0	.0	.0	.0	.0	XXX.	XXX.	(c) .0	0.0	.0	.0
11.6 Class 6	.0	.0	.0	.0	.0	XXX.	XXX.	(c) .0	0.0	.0	.0
11.7 Totals	.0	.0	.0	.0	.0	XXX.	XXX.	(b) .0	0.0	.0	.0
11.8 Line 11.7 as a % of Col. 8	0.0	0.0	0.0	0.0	0.0	XXX	XXX	0.0	XXX	0.0	0.0
12. Total Publicly Traded Bonds											
12.1 Class 1		644,613				644,613	100.0	.0	0.0	644,613	XXX.
12.2 Class 2						.0	0.0	.0	0.0	.0	XXX.
12.3 Class 3						.0	0.0	.0	0.0	.0	XXX.
12.4 Class 4						.0	0.0	.0	0.0	.0	XXX.
12.5 Class 5						.0	0.0	.0	0.0	.0	XXX.
12.6 Class 6						0	0.0	0	0.0	0	XXX.
12.7 Totals	.0	644,613	.0	.0	.0	644,613	100.0	.0	0.0	644,613	XXX.
12.8 Line 12.7 as a % of Col. 6	0.0	100.0	0.0	0.0	0.0	100.0	XXX.	XXX.	XXX.	100.0	XXX.
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	0.0	100.0	0.0	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Class 1						.0	0.0	.0	0.0	XXX.	.0
13.2 Class 2						.0	0.0	.0	0.0	XXX.	.0
13.3 Class 3						.0	0.0	.0	0.0	XXX.	.0
13.4 Class 4						.0	0.0	.0	0.0	XXX.	.0
13.5 Class 5						.0	0.0	.0	0.0	XXX.	.0
13.6 Class 6						0	0.0	0	0.0	XXX.	0
13.7 Totals	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX.	.0
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX.	XXX.	XXX.	XXX.	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

(a) Includes \$ freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
(b) Includes \$ current year, \$ prior year of bonds with Z designations and \$, current year, \$ prior year of bonds with Z* designations. The letter “Z” means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. “Z*” means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.
(c) Includes \$ current year, \$ prior year of bonds with 5* designations and \$, current year, \$ prior year of bonds with 6* designations. “5*” means the NAIC designation was assigned by the SVO in reliance on the insurer’s certification that the issuer is current in all principal and interest payments. “6*” means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE THE WELLNESS PLAN

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations .....						.0	.0.0	.0	.0.0		
1.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	.0.0	0	.0.0		
1.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations .....						.0	.0.0	.0	.0.0		
2.2 Single Class Mortgage-Backed/Asset-Backed Securities .....						.0	.0.0	.0	.0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
2.3 Defined .....						.0	.0.0	.0	.0.0		
2.4 Other .....						.0	.0.0	.0	.0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
2.5 Defined .....						.0	.0.0	.0	.0.0		
2.6 Other						0	.0.0	0	.0.0		
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
3. States, Territories, and Possessions Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations .....						.0	.0.0	.0	.0.0		
3.2 Single Class Mortgage-Backed/Asset-Backed Securities .....						.0	.0.0	.0	.0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
3.3 Defined .....						.0	.0.0	.0	.0.0		
3.4 Other .....						.0	.0.0	.0	.0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
3.5 Defined .....						.0	.0.0	.0	.0.0		
3.6 Other						0	.0.0	0	.0.0		
3.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations .....						.0	.0.0	.0	.0.0		
4.2 Single Class Mortgage-Backed/Asset-Backed Securities .....						.0	.0.0	.0	.0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
4.3 Defined .....						.0	.0.0	.0	.0.0		
4.4 Other .....						.0	.0.0	.0	.0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
4.5 Defined .....						.0	.0.0	.0	.0.0		
4.6 Other						0	.0.0	0	.0.0		
4.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations .....						.0	.0.0	.0	.0.0		
5.2 Single Class Mortgage-Backed/Asset-Backed Securities .....						.0	.0.0	.0	.0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined .....						.0	.0.0	.0	.0.0		
5.4 Other .....						.0	.0.0	.0	.0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
5.5 Defined .....						.0	.0.0	.0	.0.0		
5.6 Other						0	.0.0	0	.0.0		
5.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE THE WELLNESS PLAN

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

	1	2	3	4	5	6	7	8	9	10	11
Distribution by Type	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations						0	0.0	0	0.0		
6.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
6.3 Defined						0	0.0	0	0.0		
6.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
6.5 Defined						0	0.0	0	0.0		
6.6 Other						0	0.0	0	0.0		
6.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations		644,613				644,613	100.0	0	0.0	644,613	
7.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
7.3 Defined						0	0.0	0	0.0		
7.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
7.5 Defined						0	0.0	0	0.0		
7.6 Other						0	0.0	0	0.0		
7.7 Totals	0	644,613	0	0	0	644,613	100.0	0	0.0	644,613	0
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parents, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations						0	0.0	0	0.0		
9.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
9.3 Defined						0	0.0	0	0.0		
9.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
9.5 Defined						0	0.0	0	0.0		
9.6 Other						0	0.0	0	0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2004 OF THE THE WELLNESS PLAN

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total From Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	.0	644,613	.0	.0	.0	644,613	100.0	XXX	XXX	644,613	.0
10.2 Single Class Mortgage-Backed/Asset-Backed Securities	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	.0	.0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
10.3 Defined	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	.0	.0
10.4 Other	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	.0	.0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
10.5 Defined	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	.0	.0
10.6 Other	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	.0	.0
10.7 Totals	.0	644,613	.0	.0	.0	644,613	100.0	XXX	XXX	644,613	.0
10.8 Line 10.7 as a % of Col. 6	0.0	100.0	0.0	0.0	0.0	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Issuer Obligations	.0	.0	.0	.0	.0	XXX	XXX	.0	.0	.0	.0
11.2 Single Class Mortgage-Backed/Asset-Backed Securities	.0	.0	.0	.0	.0	XXX	XXX	.0	.0	.0	.0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
11.3 Defined	.0	.0	.0	.0	.0	XXX	XXX	.0	.0	.0	.0
11.4 Other	.0	.0	.0	.0	.0	XXX	XXX	.0	.0	.0	.0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
11.5 Defined	.0	.0	.0	.0	.0	XXX	XXX	.0	.0	.0	.0
11.6 Other	.0	.0	.0	.0	.0	XXX	XXX	.0	.0	.0	.0
11.7 Totals	.0	.0	.0	.0	.0	XXX	XXX	.0	.0	.0	.0
11.8 Line 11.7 as a % of Col. 8	0.0	0.0	0.0	0.0	0.0	XXX	XXX	0.0	XXX	0.0	0.0
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations						.0	.0	.0	.0	.0	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Securities						.0	.0	.0	.0	.0	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
12.3 Defined						.0	.0	.0	.0	.0	XXX
12.4 Other						.0	.0	.0	.0	.0	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
12.5 Defined						.0	.0	.0	.0	.0	XXX
12.6 Other		644,613				644,613	100.0	.0	.0	644,613	XXX
12.7 Totals	.0	644,613	.0	.0	.0	644,613	100.0	.0	.0	644,613	XXX
12.8 Line 12.7 as a % of Col. 6	0.0	100.0	0.0	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	0.0	100.0	0.0	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations						.0	.0	.0	.0	XXX	.0
13.2 Single Class Mortgage-Backed/Asset-Backed Securities						.0	.0	.0	.0	XXX	.0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
13.3 Defined						.0	.0	.0	.0	XXX	.0
13.4 Other						.0	.0	.0	.0	XXX	.0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
13.5 Defined						.0	.0	.0	.0	XXX	.0
13.6 Other						.0	.0	.0	.0	XXX	.0
13.7 Totals	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	.0
13.8 Line 13.7 as a % of Col. 6	0.0	.0	0.0	0.0	0.0	.0	XXX	XXX	XXX	XXX	.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

Schedule DA - Part 2

NONE

Schedule DB - Part A - VBY

NONE

Schedule DB - Part B - VBY

NONE

Schedule DB - Part C - VBY

NONE

Schedule DB - Part D - VBY

NONE

Schedule DB - Part E - VBY

NONE

Schedule DB - Part F - Section 1

NONE

Schedule DB - Part F - Section 2

NONE

Schedule S - Part 1 - Section 2

NONE

Schedule S - Part 2

NONE

Schedule S - Part 3 - Section 2

NONE

Schedule S - Part 4

NONE

Schedule S - Part 5

NONE

SCHEDULE S-PART 6
Restatement of Balance Sheet to Identify Net Credit For Ceded Reinsurance

	1	2	3
	As Reported (net of ceded)	Restatement Adjustments	Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 10)	74,718,388		74,718,388
2. Accident and health premiums due and unpaid (Line 12).....	0		0
3. Amounts recoverable from reinsurers (Line 13.1).....	0		0
4. Net credit for ceded reinsurance.....	XXX	0	0
5. All other admitted assets (Balance).....	3,952,980		3,952,980
6. Total assets (Line 26)	78,671,368	0	78,671,368
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
7. Claims unpaid (Line 1).....	27,856,108	0	27,856,108
8. Accrued medical incentive pool and bonus payments (Line 2).....	4,564,279		4,564,279
9. Premiums received in advance (Line 8).....	0		0
10. Reinsurance in unauthorized companies (Line 18).....	0		0
11. All other liabilities (Balance).....	7,927,411		7,927,411
12. Total liabilities (Line 22).....	40,347,798	0	40,347,798
13. Total capital and surplus (Line 30).....	38,323,570	XXX	38,323,570
14. Total liabilities, capital and surplus (Line 31)	78,671,368	0	78,671,368
NET CREDIT FOR CEDED REINSURANCE			
15. Claims unpaid.....	0		
16. Accrued medical incentive pool.....	0		
17. Premiums received in advance	0		
18. Reinsurance recoverable on paid losses	0		
19. Other ceded reinsurance recoverables	0		
20. Total ceded reinsurance recoverables	0		
21. Premiums receivable	0		
22. Unauthorized reinsurance	0		
23. Other ceded reinsurance payables/offsets	0		
24. Total ceded reinsurance payable/offsets	0		
25. Total net credit for ceded reinsurance	0		

52

NONE

9999999 Control Totals

NONE

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING

1.

Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?.....

YES [] NO [X]
2.

Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?.....

YES [X] NO []
3.

Will an actuarial certification be filed by March 1?.....

YES [X] NO []
4.

Will the Risk-based Capital Report be filed with the NAIC by March 1?.....

YES [X] NO []
5.

Will the Risk-based Capital Report be filed with the state of domicile, if required by March 1?.....

YES [X] NO []
6.

Will the Life Supplement be filed the state of domicile and the NAIC by March 1?

YES [] NO [X]
7.

Will the Property/Casualty Supplement be filed the state of domicile and the NAIC by March 1?.....

YES [] NO [X]

APRIL FILING

8.

Will Management's Discussion and Analysis be filed by April 1?.....

YES [X] NO []
9.

Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile by April 1?.....

YES [] NO [X]
10.

Will the Investment Risks Interrogatories be filed by April 1?

YES [X] NO []

JUNE FILING

11.

Will an audited financial report be filed by June 1 with the state of domicile?

YES [X] NO []

EXPLANATIONS:

1.

Not applicable
6.


Not applicable
7.


Not applicable
9.


Not applicable


BAR CODE:

1.


9 5 4 7 1 2 0 0 4 3 6 0 5 8 0 0 0
6.


9 5 4 7 1 2 0 0 4 2 0 5 0 0 0 0 0
7.


9 5 4 7 1 2 0 0 4 2 0 7 0 0 0 0 0
9.


9 5 4 7 1 2 0 0 4 3 3 0 5 8 0 0 0

OVERFLOW PAGE FOR WRITE-INS
